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DATE: March 28, 2007

PTO IDENTIFIER: Application Number 10/036,009-Conf. #2437
Patent Number
Inventor: Yuichi Takatsu

MESSAGE TO: US Patent and Trademark Office
FAX NUMBER: (571) 273-8300

FROM: RADER, FISHMAN & GRAUER PLLC
Charles A. Bieneman
PHONE: (248) 594-0648
Attorney Dkt. #: 65316-0008

PAGES (Including Cover Sheet): 22

CONTENTS: IDS (Citation) by Applicant (1 page)
4 References (15 pages)
Supplemental Information Disclosure Statement (3 pages)
Fee Transmittal (1 page)
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PTO/SB/07 (09-04)
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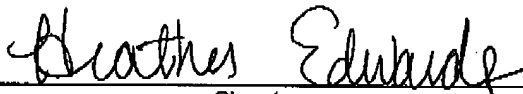
Application No. (if known): 10/036,009

Attorney Docket No.: 65316-0008

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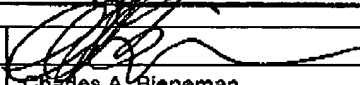
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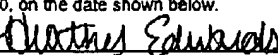
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Effective on 12/08/2004. Fees pursuant to the Consolidated Appropriations Act, 2005 (H.R. 4818). FEE TRANSMITTAL For FY 2006		Complete if Known Application Number 10/036,009-Conf. #2437 Filing Date December 26, 2001 First Named Inventor Yuichi Takatsu Examiner Name D. Lastra Art Unit 3622 Attorney Docket No. 65316-0008	
<input type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.27			
TOTAL AMOUNT OF PAYMENT (\$) 180.00			

METHOD OF PAYMENT (check all that apply) <input type="checkbox"/> Check <input type="checkbox"/> Credit Card <input type="checkbox"/> Money Order <input type="checkbox"/> None <input type="checkbox"/> Other (please identify): _____ <input checked="" type="checkbox"/> Deposit Account Deposit Account Number: 18-0013 Deposit Account Name: Rader, Fishman & Grauer PLLC For the above-identified deposit account, the Director is hereby authorized to: (check all that apply) <input checked="" type="checkbox"/> Charge fee(s) indicated below <input type="checkbox"/> Charge fee(s) indicated below, except for the filing fee <input checked="" type="checkbox"/> Charge any additional fee(s) or underpayments of fee(s) under 37 CFR 1.16 and 1.17 <input checked="" type="checkbox"/> Credit any overpayments	
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FEE CALCULATION							
1. BASIC FILING, SEARCH, AND EXAMINATION FEES							
Application Type	FILING FEES		SEARCH FEES		EXAMINATION FEES		Fees Paid (\$)
	Fee (\$)	Small Entity Fee (\$)	Fee (\$)	Small Entity Fee (\$)	Fee (\$)	Small Entity Fee (\$)	
Utility	300	150	500	250	200	100	
Design	200	100	100	50	130	65	
Plant	200	100	300	150	160	80	
Reissue	300	150	500	250	600	300	
Provisional	200	100	0	0	0	0	
2. EXCESS CLAIM FEES							
Fee Description	Fee (\$)	Small Entity Fee (\$)					
Each claim over 20 (including Reissues)	50	25					
Each independent claim over 3 (including Reissues)	200	100					
Multiple dependent claims	360	180					
Total Claims	Extra Claims	Fee (\$)	Fee Paid (\$)	Multiple Dependent Claims			
HP = highest number of total claims paid for, if greater than 20.				Fee (\$) Fee Paid (\$)			
Indep. Claims	Extra Claims	Fee (\$)	Fee Paid (\$)				
HP = highest number of independent claims paid for, if greater than 3.							
3. APPLICATION SIZE FEE							
If the specification and drawings exceed 100 sheets of paper (excluding electronically filed sequence or computer listings under 37 CFR 1.52(e)), the application size fee due is \$250 (\$125 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).							
Total Sheets	Extra Sheets	Number of each additional 50 or fraction thereof	Fee (\$)	Fee Paid (\$)			
- 100 =	/50	(round up to a whole number) x					
4. OTHER FEE(S)							
Non-English Specification, \$130 fee (no small entity discount)				Fees Paid (\$)			
Other (e.g., late filing surcharge): 1806 Submission of an Information Disclosure Statement				180.00			

SUBMITTED BY			
Signature		Registration No. (Attorney/Agent)	51,472
Name (Print/Type)	Charles A. Bieneman	Telephone	(248) 594-0648
		Date	March 28, 2007

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Docket No.: 65316-0008
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Yuichi Takatsu

Application No.: 10/036,009

Confirmation No.: 2437

Filed: December 26, 2001

Art Unit: 3622

For: ELECTRONIC SETTLEMENT
APPARATUS, ELECTRONIC
SETTLEMENT METHOD, STORAGE
MEDIUM, AND COMPUTER DATA
SIGNAL

Examiner: D. Lastra

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT (IDS)MS Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In accordance with 37 CFR 1.97, Applicant(s) hereby make of record the following additional documents. A PTO Form SB/08 and a full copy of each of the documents required under 37 CFR 1.98(a)(2) accompany this statement.

Applicant(s) have become aware of the following documents, cited in an Office Action issued January 4, 2007 by the Japanese Patent Office, during the prosecution of International Application No. 2000-400344, which corresponds to the above referenced application, and in accordance with 37 CFR 1.97(c) and (e)(1) or (b)(3), hereby submit(s) these documents for the Examiner's consideration. These documents are cited on the enclosed PTO Form SB/08, and a copy of the Office Action and of each document required under 37 CFR 1.98(a)(2) cited thereon are enclosed as well.

03/29/2007 TL0111 00000056 180013 10036009
01 FC:1806 180.00 DA

Application No.: 10/036,009

Docket No.: 65316-0008

This statement is not to be interpreted as a representation that the cited documents are material, that an exhaustive search has been conducted, or that no other relevant information exists. Nor shall the citation of any document herein be construed *per se* as a representation that such document is prior art. Moreover, Applicant(s) understand(s) the Examiner will make an independent evaluation of the cited documents.

This Information Disclosure Statement is filed after the mailing date of a Final Office Action or Notice of Allowance, whichever occurred first, but on or before payment of the Issue Fee (37 CFR 1.97(d)). Applicant(s) hereby petition(s) that the Information Disclosure Statement be considered.

I hereby certify, pursuant to 37 CFR 1.97(e)(1), that each item of information contained in this Information Disclosure Statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement.

Furthermore, in accordance with 37 CFR 1.704(d), Applicant(s) note(s) that to our knowledge this communication was not received by any individual designated in 1.56(c) more than thirty days prior to the filing of this statement.

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Application No.: 10/036,009

MAR 28 2007

Docket No.: 65316-0008

Please charge our Deposit Account No. 18-0013 in the amount of \$180.00 covering the fee set forth in 37 CFR 1.17(p). The Director is hereby authorized to charge any deficiency in the fees filed, asserted to be filed or which should have been filed herewith (or with any paper hereafter filed in this application by this firm) to our Deposit Account No. 18-0013, under Order No. 65316-0008. A duplicate copy of this paper is enclosed.

Dated: March 28, 2007

Respectfully submitted,

By 

Charles A. Bieneman

Registration No.: 51,472

Michael B. Stewart

Registration No.: 36,018

RADER, FISHMAN & GRAUER PLLC

Correspondence Customer Number: 10291

Attorneys for Applicant

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Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)				Complete if Known		
				Application Number	10/036,009-Conf. #2437	
Sheet		1	of	1	Filing Date	December 26, 2001
					First Named Inventor	Yuichi Takatsu
					Art Unit	3622
					Examiner Name	D. Lastra
					Attorney Docket Number	65316-0008

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number Number-Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear

FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Foreign Patent Document Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS); title of the article (when appropriate); title of the item (book, magazine, journal, serial, symposium, catalog, etc.); date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	CA	Admill, etsuran kaisuu ni ouji tokuten - netto koukoku ni shin shuhou. Nikkei Sangyou Shimbun, August 8, 2000, page 2.	
	CB	Pasokon hanbai makikaeshi, NEC ga Genkin Warimodoshi card - Gyoukai Hatsu, GC to teikei. Nihon Keizai Shimbun, February 22, 1996, morning edition, page 11.	
	CC	Eikoku Midland Ginkou to kakushu payment card, Card Wave, C.media Corporation, May 10, 1999 vol. 12 No. 6, pp 23-36.	
	CD	Copy of Office Action from counterpart Japanese Patent Application issued January 4, 2007, with english translation. (5 pages)	

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¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

Examiner Signature	Date Considered
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